
State: District of Columbia **First Filing Company:** EMC Property & Casualty Company, ...
TOI/Sub-TOI: 17.0 Other Liability-Occ/Claims Made/17.0001 Commercial General Liability
Product Name: General Liability
Project Name/Number: /GL-Addl Insd-19

Filing at a Glance

Companies: EMC Property & Casualty Company
EMCASCO Insurance Company
Employers Mutual Casualty Company
Union Insurance Company of Providence

Product Name: General Liability
State: District of Columbia
TOI: 17.0 Other Liability-Occ/Claims Made
Sub-TOI: 17.0001 Commercial General Liability
Filing Type: Rule
Date Submitted: 01/15/2020
SERFF Tr Num: EMCC-132222338
SERFF Status: Submitted to State
State Tr Num:
State Status:
Co Tr Num: DC-GL-2020-01

Effective Date: 05/01/2020
Requested (New):
Effective Date: 05/01/2020
Requested (Renewal):
Author(s): Patty Johnson
Reviewer(s):
Disposition Date:
Disposition Status:
Effective Date (New):
Effective Date (Renewal):

State: District of Columbia
TOI/Sub-TOI: 17.0 Other Liability-Occ/Claims Made/17.0001 Commercial General Liability
Product Name: General Liability
Project Name/Number: /GL-Addl Insd-19
First Filing Company: EMC Property & Casualty Company, ...

General Information

Project Name: Status of Filing in Domicile:
Project Number: GL-Addl Insd-19 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 01/15/2020
State Status Changed: Deemer Date:
Created By: Patty Johnson Submitted By: Patty Johnson
Corresponding Filing Tracking Number: DC-GL-2020-02

Filing Description:

With this filing, we are submitting a rule revision. Please refer to the attached rule memorandum for complete details. The related form filing is being submitted under separate cover.

We supplement this filing with the following:

Rule Memorandum

Pricing Exhibit

Marked and revised manual pages CG-ACX-1 – CG-ACX-5 and GL-RRF-DC-1, replacing those same pages currently filed.

We respectfully request your acknowledgement of this filing to be applicable to policies written on or after May 1, 2020. Thank you.

Company and Contact

Filing Contact Information

Patty Johnson, Filings Analyst
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Des Moines, IA 50306-0712

Patty.M.Johnson@EMCIns.com
800-247-2128 [Phone] 2282 [Ext]
515-345-2223 [FAX]

State: District of Columbia **First Filing Company:** EMC Property & Casualty Company, ...
TOI/Sub-TOI: 17.0 Other Liability-Occ/Claims Made/17.0001 Commercial General Liability
Product Name: General Liability
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Filing Company Information

EMC Property & Casualty Company	CoCode: 25186	State of Domicile: Iowa
717 Mulberry Street	Group Code: 62	Company Type: P & C
Des Moines, IA 50309	Group Name: EMC Insurance Companies	State ID Number:
(515) 280-2511 ext. [Phone]	FEIN Number: 63-0329091	

EMCASCO Insurance Company	CoCode: 21407	State of Domicile: Iowa
717 Mulberry Street	Group Code: 62	Company Type: P & C
Des Moines, IA 50309	Group Name: EMC Insurance Companies	State ID Number:
(515) 280-2511 ext. [Phone]	FEIN Number: 42-6070764	

Employers Mutual Casualty Company	CoCode: 21415	State of Domicile: Iowa
717 Mulberry Street	Group Code: 62	Company Type: P & C
Des Moines, IA 50309	Group Name: EMC Insurance Companies	State ID Number:
(515) 280-2511 ext. [Phone]	FEIN Number: 42-0234980	

Union Insurance Company of Providence	CoCode: 21423	State of Domicile: Iowa
717 Mulberry Street	Group Code: 62	Company Type: P & C
Des Moines, IA 50309	Group Name: EMC Insurance Companies	State ID Number:
(515) 280-2511 ext. [Phone]	FEIN Number: 05-0230479	

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:	EMCC-132222338	State Tracking #:		Company Tracking #:	DC-GL-2020-01
<hr/>					
State:	District of Columbia	First Filing Company:	EMC Property & Casualty Company, ...		
TOI/Sub-TOI:	17.0 Other Liability-Occ/Claims Made/17.0001 Commercial General Liability				
Product Name:	General Liability				
Project Name/Number:	/GL-Addl Insd-19				

Rate Information

Rate data does NOT apply to filing.

State:	District of Columbia	First Filing Company:	EMC Property & Casualty Company, ...
TOI/Sub-TOI:	17.0 Other Liability-Occ/Claims Made/17.0001 Commercial General Liability		
Product Name:	General Liability		
Project Name/Number:	/GL-Addl Insd-19		

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Revised Manual Pages	CG-ACX-1 - CG-ACX-5	Replacement		SUBM_XPG.pdf
2		Revised Supplement Page	GL-RRF-DC-1	Replacement		SUBM_Suppl.pdf

ADDITIONAL COMPANY RULES

GL035 LOSS COST MULTIPLIER

A loss cost multiplier will be applied to ISO's loss costs.

EMCC	EMCASCO	UNION	EMC P&C
1.50	1.13	0.90	1.88

GL111 PER LOCATION AGGREGATE LIMITS (AMENDMENT)

To extend the General Liability policy's General Aggregate limit to apply separately to each of the insured's "locations".

Use Class Code: 334-87747

Rating: Refer to Company

Attach Endorsement CG7428 — Amendment – Aggregate Limits of Insurance (Per Location)

GL112 PER PROJECT AGGREGATE LIMITS (AMENDMENT)

To extend the General Liability policy's General Aggregate limit to apply separately to each of the insured's projects that are away from a premises owned or rented by an insured.

Use Class Code: 334-87748

Rating: Refer to Company

Attach Endorsement CG7429 — Amendment – Aggregate Limits of Insurance (Per Project)

GL146 EIFS OR DEFS EXCLUSION

This endorsement may be added to a General Liability policy when it is necessary to exclude products and completed operations claims arising out of Exterior Insulation and Finish Systems (EIFS) or Direct Applied Exterior Finish Systems (DEFS).

Rating: Refer to Company

Attach Endorsement CG7523 — Exclusion – Exterior Insulation and Finish Systems or Direct Applied Exterior Finish Systems

GL146.3 EIFS EXCLUSION

This endorsement may be added to a General Liability policy when it is necessary to exclude products and completed operations claims arising out of Exterior Insulation and Finish Systems (EIFS).

Rating: Refer to Company

Attach Endorsement CG7523.3 – Exclusion – Exterior Insulation and Finish Systems

GL160 AMENDMENT OF LIMITS OF INSURANCE (DESIGNATED PROJECT OR PREMISES)

The limits of insurance may be amended for designated projects or premises by attaching this endorsement.

Rating for increases to:

- Each Occurrence Limit
- Personal and Advertising Injury Limit
- General Aggregate Limit
- Products-Completed Operations Aggregate Limit

Identify the class code(s) that applies to the designated project or premises. In the original premium calculation substitute the original Increased Limits Factor with the new Increased Limits Factor. The difference between the two premiums is the charge for the increased limit. Apply the appropriate pro-rata factor if the increase is requested after the effective date. Apply the additional premium to class code 334-87785.

Rating for increases to:

- Damage to Premises Rented to You
- Medical Payments

Refer to EMC Company exception – Rule 23.

Apply the appropriate pro-rata factor if the increase is requested after the effective date. Apply the additional premium to class 334-87711 for Damage to Premises Rented to You and 334-87793 for Medical Payments.

Attach Endorsement CG7575 – Amendment of Limits of Insurance (Designated Project or Premises)

GL178 NON-DEALERS GARAGE OPERATIONS EXTENSION

Coverage may be extended to include coverage for Broadened Products, Broadened Work Performed, Operation of Customers Autos on Particular Premises, Vehicle Damage to Buildings Leased by the Insured and Repairs for Property Damage to a customer's auto.

Use Class Code: 334-87812

Rating: Refer to Company

Attach Endorsement CG7595 – Non-Dealers Garage Operations Extension Endorsement

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GL203 ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – COMPLETED OPERATIONS (“ARISING OUT OF”)

Provides additional insured status for owners, lessees or contractors shown on the endorsement with respect to liability arising out of the named insured's completed operations. This endorsement has the same wording as ISO endorsement CG2037 (7/04) but with “arising out of” language rather than “caused, in whole or in part language”.

Attach Endorsement CG7571 – Additional Insured – Owners, Lessees or Contractors – Completed Operations

Use Class Code: 336-87828

Rating: Flat charges will be made based on the insured's General Liability products/completed operations policy premium as follows:

\$75 per additional insured listed in the schedule	Premiums \$1000 and under
\$100 per additional insured listed in the schedule	Premiums \$1001 to \$5000
\$125 per additional insured listed in the schedule	Premiums \$5001 and over

This premium cannot be pro-rated or amended by any company credits, debits or deviations.

GL217 NOTICE OF CANCELLATION – DESIGNATED ENTITY

This endorsement provides notice of cancellation to 3rd parties (except for cancellations due to nonpayment of premium) when required by contract.

Rating: There is no premium charge.

Attach Endorsement IL7338 – Notice of Cancellation Provided by Us – Designated Entity

GL229 NOTICE OF CANCELLATION PROVIDED BY US TO PERSONS OR ORGANIZATIONS WHEN REQUIRED BY WRITTEN CONTRACT OR AGREEMENT

This is a blanket notice of cancellation that can be used in lieu of **IL7338** or any other cancellation notice endorsements when our insured is required by contract to notify persons or organizations of a cancellation (other than non-payment).

Rating: There is no premium charge.

Attach Endorsement IL7447 – Notice of Cancellation Provided by Us to Person(s) or Organization(s) With Whom You Have Agreed in a Written Contract or Agreement

GL234 EXCLUSION – SNOW AND ICE PLOWING, REMOVAL OR TREATMENT

This exclusion may be used when the named insured is involved in snow and ice plowing, removal or treatment and the underwriter has decided to exclude coverage for the operation.

Rating: Leave class code 99310 Snow and Ice Removal Contractor out of the rating formula.

Attach Endorsement IL7451 – Exclusion – Snow and Ice Plowing, Removal or Treatment

GL239 TRANSPORTATION BROKER EXCLUSION

This endorsement excludes coverage for “bodily injury”, “property damage” or “personal and advertising injury” arising out of or related to any transportation brokerage operations of any insured or any entity owned in whole or in part by an insured.

Attach Endorsement IL7225 – Transportation Broker Exclusion

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GL243 ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS (10/01 EDITION)

Provides additional insured status for owners, lessees or contractors shown on the endorsement with respect to liability arising out of the named insured's ongoing operations. This endorsement has the same wording as ISO endorsement CG2010 (10/01).

Attach Endorsement CG7569 – Additional Insured – Owners, Lessees or Contractors – Scheduled Person or Organization

Use Class Code: 334-87915

Rating: Flat charges will be made based on the insured's General Liability premises/operations policy premium as follows:

\$75 per additional insured listed in the schedule	Premiums \$1000 and under
\$100 per additional insured listed in the schedule	Premiums \$1001 to \$5000
\$125 per additional insured listed in the schedule	Premiums \$5001 and over

This premium cannot be pro-rated or amended by any company credits, debits or deviations.

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GL244 ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS (07/04 EDITION)

Provides additional insured status for owners, lessees or contractors shown on the endorsement with respect to liability caused, in whole or in part by the named insured's ongoing operations. This endorsement has the same wording as ISO endorsement CG2010 (07/04).

Attach Endorsement CG7695 – Additional Insured – Owners, Lessees or Contractors – Scheduled Person or Organization

Use Class Code: 334-87916

Rating: Flat charges will be made based on the insured's General Liability premises/operations policy premium as follows:

\$50 per additional insured listed in the schedule	Premiums \$1000 and under
\$75 per additional insured listed in the schedule	Premiums \$1001 to \$5000
\$100 per additional insured listed in the schedule	Premiums \$5001 and over

This premium cannot be pro-rated or amended by any company credits, debits or deviations.

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GL245 ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – COMPLETED OPERATIONS (07/04 EDITION)

Provides additional insured status for owners, lessees or contractors shown on the endorsement with respect to liability caused, in whole or in part by the insured's completed operations. This endorsement has the same wording as ISO endorsement CG2037 (07/04).

Attach Endorsement CG7694 – Additional Insured – Owners, Lessees or Contractors – Completed Operations

Use Class Code: 336-87917

Rating: Flat charges will be made based on the insured's General Liability products/completed operations policy premium as follows:

\$50 per additional insured listed in the schedule	Premiums \$1000 and under
\$75 per additional insured listed in the schedule	Premiums \$1001 to \$5000
\$100 per additional insured listed in the schedule	Premiums \$5001 and over

This premium cannot be pro-rated or amended by any company credits, debits or deviations.

**GENERAL LIABILITY
EMC SUPPLEMENT MANUAL**

EFF. 5-1-20

DISTRICT OF COLUMBIA – EMC RULES, RATES AND FORMS

GL111 PER LOCATION AGGREGATE LIMITS (AMENDMENT)

Form: **CG7428**
Class Code: 334-87747
Rating: 0 to 10% of the General Liability policy premium.

GL112 PER PROJECT AGGREGATE LIMITS (AMENDMENT)

Form: **CG7429**
Class Code: 334-87748
Rating: 0 to 10% of the General Liability policy premium.

GL146 EIFS OR DEFS EXCLUSION

Form: **CG7523**
Class Code: N/A
Rating: Apply a 0 to 2% credit (1.00 to .98 mod) to the CGL products/completed operations premium.

GL146.3 EIFS EXCLUSION

Form: **CG7523.3**
Class Code: N/A
Rating: Apply a 0 to 2% credit (1.00 to .98 mod) to the CGL products/completed operations premium.

State:	District of Columbia	First Filing Company:	EMC Property & Casualty Company, ...
TOI/Sub-TOI:	17.0 Other Liability-Occ/Claims Made/17.0001 Commercial General Liability		
Product Name:	General Liability		
Project Name/Number:	/GL-Addl Insd-19		

Supporting Document Schedules

Bypassed - Item:	Consulting Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (P&C)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Rule Memorandum and marked pages
Comments:	
Attachment(s):	RULE_Memorandum.pdf Mark_XPG.pdf Mark_Suppl.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Pricing Exhibit
Comments:	
Attachment(s):	Competitor and EMC pricing exhibit.pdf

State:	District of Columbia	First Filing Company:	EMC Property & Casualty Company, ...
TOI/Sub-TOI:	17.0 Other Liability-Occ/Claims Made/17.0001 Commercial General Liability		
Product Name:	General Liability		
Project Name/Number:	/GL-Addl Insd-19		

Item Status:	
Status Date:	

District of Columbia General Liability Rule Memorandum

New Rules

GL243 Additional Insured – Owners, Lessees or Contractors (10/01 Edition)

The endorsement provides additional insured status for owners, lessees or contractors with respect to liability arising out of the named insured's ongoing operations. The premium charge is based on competitor data. Please refer to the attached Competitor and EMC Pricing Exhibit.

GL244 Additional Insured – Owners, Lessees or Contractors (7/04 Edition)

The endorsement provides additional insured status for owners, lessees or contractors with respect to liability caused, in whole or in part by the named insured's ongoing operations. The premium charge is based on competitor data. Please refer to the attached Competitor and EMC Pricing Exhibit.

GL245 Additional Insured – Owners, Lessees or Contractors – Completed Operations (7/04 Edition)

The endorsement provides additional insured status for owners, lessees or contractors with respect to liability caused, in whole or in part by the named insured's completed operations. The premium charge is based on competitor data. Please refer to the attached Competitor and EMC Pricing Exhibit.

GL203 Additional Insured – Owners, Lessees or Contractors – Completed Operations (“Arising out of”)

The endorsement provides additional insured status for owners, lessees or contractors with respect to liability arising out of the named insured's completed operations. The premium charge is based on competitor data. Please refer to the attached Competitor and EMC Pricing Exhibit.

Withdrawn Rules

GL135 Designated Person or Organization – Vicarious Liability (Add'l Insured)

GL151 Mixed Dust Pneumoconiosis, Lung Disease or Ailment Exclusion

ADDITIONAL COMPANY RULES

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GL035 LOSS COST MULTIPLIER

A loss cost multiplier will be applied to ISO's loss costs.

EMCC	EMCASCO	UNION	EMC P&C
1.50	1.13	0.90	1.88

GL111 PER LOCATION AGGREGATE LIMITS (AMENDMENT)

To extend the General Liability policy's General Aggregate limit to apply separately to each of the insured's "locations".

Use Class Code: 334-87747

Rating: Refer to Company

Attach Endorsement CG7428 — Amendment — Aggregate Limits of Insurance (Per Location)

GL112 PER PROJECT AGGREGATE LIMITS (AMENDMENT)

To extend the General Liability policy's General Aggregate limit to apply separately to each of the insured's projects that are away from a premises owned or rented by an insured.

Use Class Code: 334-87748

Rating: Refer to Company

Attach Endorsement CG7429 — Amendment — Aggregate Limits of Insurance (Per Project)

GL135 DESIGNATED PERSON OR ORGANIZATION — VICARIOUS LIABILITY (ADD'L INSURED)

Provides Additional Insured status for persons or organizations designated in the schedule with respect to liability as the result of the Named Insured's operations for the Additional Insured but only for the Additional Insured's vicarious liability which results from the Named Insured's acts or negligence.

Use Class Code: 334-87767

Rating: Refer to Company

Attach Endorsement CG7501 — Additional Insured — Designated Person or Organization — Vicarious Liability

GL146 EIFS OR DEFS EXCLUSION

This endorsement may be added to a General Liability policy when it is necessary to exclude products and completed operations claims arising out of Exterior Insulation and Finish Systems (EIFS) or Direct Applied Exterior Finish Systems (DEFS).

Rating: Refer to Company

Attach Endorsement CG7523 — Exclusion — Exterior Insulation and Finish Systems or Direct Applied Exterior Finish Systems

GL146.3 EIFS EXCLUSION

This endorsement may be added to a General Liability policy when it is necessary to exclude products and completed operations claims arising out of Exterior Insulation and Finish Systems (EIFS).

Rating: Refer to Company

Attach Endorsement CG7523.3 – Exclusion – Exterior Insulation and Finish Systems

GL151 ~~MIXED DUST PNEUMOCONIOSIS, LUNG DISEASE OR AILMENT EXCLUSION~~

~~This form may be attached to policies with a potential mixed dust exposure.~~

~~There is no credit or premium charge.~~

~~**Attach Endorsement IL7137 – Exclusion – Mixed Dust Pneumoconiosis, Lung Disease or Ailment**~~

GL160 AMENDMENT OF LIMITS OF INSURANCE (DESIGNATED PROJECT OR PREMISES)

The limits of insurance may be amended for designated projects or premises by attaching this endorsement.

Rating for increases to:

- Each Occurrence Limit
- Personal and Advertising Injury Limit
- General Aggregate Limit
- Products-Completed Operations Aggregate Limit

Identify the class code(s) that applies to the designated project or premises. In the original premium calculation substitute the original Increased Limits Factor with the new Increased Limits Factor. The difference between the two premiums is the charge for the increased limit. Apply the appropriate pro-rata factor if the increase is requested after the effective date. Apply the additional premium to class code 334-87785.

Rating for increases to:

- Damage to Premises Rented to You
- Medical Payments

Refer to EMC Company exception – Rule 23.

Apply the appropriate pro-rata factor if the increase is requested after the effective date. Apply the additional premium to class 334-87711 for Damage to Premises Rented to You and 334-87793 for Medical Payments.

Attach Endorsement CG7575 – Amendment of Limits of Insurance (Designated Project or Premises)

GL178 NON-DEALERS GARAGE OPERATIONS EXTENSION

Coverage may be extended to include coverage for Broadened Products, Broadened Work Performed, Operation of Customers Autos on Particular Premises, Vehicle Damage to Buildings Leased by the Insured and Repairs for Property Damage to a customer's auto.

Use Class Code: 334-87812

Rating: Refer to Company

Attach Endorsement CG7595 – Non-Dealers Garage Operations Extension Endorsement

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GL203 ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – COMPLETED OPERATIONS (“ARISING OUT OF”)

Provides additional insured status for owners, lessees or contractors shown on the endorsement with respect to liability arising out of the named insured's completed operations. This endorsement has the same wording as ISO endorsement CG2037 (7/04) but with “arising out of” language rather than “caused, in whole or in part language”.

Attach Endorsement CG7571 – Additional Insured – Owners, Lessees or Contractors – Completed Operations

Use Class Code: 336-87828

Rating: Flat charges will be made based on the insured's General Liability products/completed operations policy premium as follows:

<u>\$75 per additional insured listed in the schedule</u>	<u>Premiums \$1000 and under</u>
<u>\$100 per additional insured listed in the schedule</u>	<u>Premiums \$1001 to \$5000</u>
<u>\$125 per additional insured listed in the schedule</u>	<u>Premiums \$5001 and over</u>

This premium cannot be pro-rated or amended by any company credits, debits or deviations.

GL217 NOTICE OF CANCELLATION – DESIGNATED ENTITY

This endorsement provides notice of cancellation to 3rd parties (except for cancellations due to nonpayment of premium) when required by contract.

Rating: There is no premium charge.

Attach Endorsement IL7338 – Notice of Cancellation Provided by Us – Designated Entity

GL229 NOTICE OF CANCELLATION PROVIDED BY US TO PERSONS OR ORGANIZATIONS WHEN REQUIRED BY WRITTEN CONTRACT OR AGREEMENT

This is a blanket notice of cancellation that can be used in lieu of **IL7338** or any other cancellation notice endorsements when our insured is required by contract to notify persons or organizations of a cancellation (other than non-payment).

Rating: There is no premium charge.

Attach Endorsement IL7447 – Notice of Cancellation Provided by Us to Person(s) or Organization(s) With Whom You Have Agreed in a Written Contract or Agreement

GL234 EXCLUSION – SNOW AND ICE PLOWING, REMOVAL OR TREATMENT

This exclusion may be used when the named insured is involved in snow and ice plowing, removal or treatment and the underwriter has decided to exclude coverage for the operation.

Rating: Leave class code 99310 Snow and Ice Removal Contractor out of the rating formula.

Attach Endorsement IL7451 – Exclusion – Snow and Ice Plowing, Removal or Treatment

GL239 TRANSPORTATION BROKER EXCLUSION

This endorsement excludes coverage for “bodily injury”, “property damage” or “personal and advertising injury” arising out of or related to any transportation brokerage operations of any insured or any entity owned in whole or in part by an insured.

Attach Endorsement IL7225 – Transportation Broker Exclusion

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GL243 ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS (10/01 EDITION)

Provides additional insured status for owners, lessees or contractors shown on the endorsement with respect to liability arising out of the named insured’s ongoing operations. This endorsement has the same wording as ISO endorsement CG2010 (10/01).

Attach Endorsement CG7569 – Additional Insured – Owners, Lessees or Contractors – Scheduled Person or Organization

Use Class Code: 334-87915

Rating: Flat charges will be made based on the insured’s General Liability premises/operations policy premium as follows:

<u>\$75 per additional insured listed in the schedule</u>	<u>Premiums \$1000 and under</u>
<u>\$100 per additional insured listed in the schedule</u>	<u>Premiums \$1001 to \$5000</u>
<u>\$125 per additional insured listed in the schedule</u>	<u>Premiums \$5001 and over</u>

This premium cannot be pro-rated or amended by any company credits, debits or deviations.

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GL244 ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS (07/04 EDITION)

Provides additional insured status for owners, lessees or contractors shown on the endorsement with respect to liability caused, in whole or in part by the named insured's ongoing operations. This endorsement has the same wording as ISO endorsement CG2010 (07/04).

Attach Endorsement CG7695 – Additional Insured – Owners, Lessees or Contractors – Scheduled Person or Organization

Use Class Code: 334-87916

Rating: Flat charges will be made based on the insured's General Liability premises/operations policy premium as follows:

<u>\$50 per additional insured listed in the schedule</u>	<u>Premiums \$1000 and under</u>
<u>\$75 per additional insured listed in the schedule</u>	<u>Premiums \$1001 to \$5000</u>
<u>\$100 per additional insured listed in the schedule</u>	<u>Premiums \$5001 and over</u>

This premium cannot be pro-rated or amended by any company credits, debits or deviations.

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GL245 ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – COMPLETED OPERATIONS (07/04 EDITION)

Provides additional insured status for owners, lessees or contractors shown on the endorsement with respect to liability caused, in whole or in part by the insured's completed operations. This endorsement has the same wording as ISO endorsement CG2037 (07/04).

Attach Endorsement CG7694 – Additional Insured – Owners, Lessees or Contractors – Completed Operations

Use Class Code: 336-87917

Rating: Flat charges will be made based on the insured's General Liability products/completed operations policy premium as follows:

<u>\$50 per additional insured listed in the schedule</u>	<u>Premiums \$1000 and under</u>
<u>\$75 per additional insured listed in the schedule</u>	<u>Premiums \$1001 to \$5000</u>
<u>\$100 per additional insured listed in the schedule</u>	<u>Premiums \$5001 and over</u>

This premium cannot be pro-rated or amended by any company credits, debits or deviations.

**GENERAL LIABILITY
EMC SUPPLEMENT MANUAL**

EFF. 8-15-19

DISTRICT OF COLUMBIA – EMC RULES, RATES AND FORMS

GL111 PER LOCATION AGGREGATE LIMITS (AMENDMENT)

Form: **CG7428**
Class Code: 334-87747
Rating: 0 to 10% of the General Liability policy premium.

GL112 PER PROJECT AGGREGATE LIMITS (AMENDMENT)

Form: **CG7429**
Class Code: 334-87748
Rating: 0 to 10% of the General Liability policy premium.

GL135 – DESIGNATED PERSON OR ORGANIZATION – VICARIOUS LIABILITY (ADD'L INSURED)

Form: **CG7501**
Class Code: 334-87767
Rating: Flat charges will be made on the named insured's final GL premium

\$10 Premiums \$1,000 and under

\$20 Premiums \$1,001 to \$5,000

\$30 Premiums \$5,001 and over

Minimum premium – \$10

GL146 EIFS OR DEFS EXCLUSION

Form: **CG7523**
Class Code: N/A
Rating: Apply a 0 to 2% credit (1.00 to .98 mod) to the CGL products/completed operations premium.

GL146.3 EIFS EXCLUSION

Form: **CG7523.3**
Class Code: N/A
Rating: Apply a 0 to 2% credit (1.00 to .98 mod) to the CGL products/completed operations premium.

Competitor and current EMC pricing to support new pricing for CG

- (1) United Fire (Serff # UNFG-131960377 – Alabama)
- (2) FCCI (Serff # FCCS-132018627 – Texas)
- (3) Allied (Serff # NWPP – 131451577 – Texas)

CG2010	United Fire	FCCI	Allied	EMC pricing currently filed in TX	EMC pricing currently filed in IL	EMC pricing currently in ND	EMC pricing currently in CA, CO, KS, MT, NM, OR	Suggested pricing based on our EMC pricing
Ed. 4/13	\$100 flat	\$50	\$35 each contract	50/75/100 (endt CG2010)	50/75/100 (endt CG2010)	50/75/100 (endt CG2010)	10/20/30 (endt CG2010)	Not part of filing
Ed. 7/04	\$150 flat	\$50						50/75/100 (for new endt CG7695)
Ed. 10/01	\$200 flat	\$100	5 – 8% of GL premium subject to \$500 MP		75/100/125 (endt CG7477.2)			75/100/125 (for new endt CG7569)
Ed. 11/85				75/100/125 (endt CG7193)	75/100/125 (endt CG7193)	75/100/125 (endt CG7193)	75/100/125 (endt CG7193)	Not part of filing

CG2037	United Fire	FCCI	Allied	EMC pricing currently filed in TX	EMC pricing currently filed in IL	EMC pricing currently in ND	EMC pricing currently in MT	Suggested pricing based on our EMC pricing
Ed. 4/13	\$100 flat	\$50	2 – 5% of GL premium subject to \$75 MP	75/100/125 (endt CG2037)	50/75/100 (endt CG2037)	50/75/100 (endt CG2037)	30/40/50 (endt CG2037)	Not part of filing
Ed. 7/04	\$150 flat	\$50						50/75/100 (for new endt CG 7694)
Ed. 10/01	\$200 flat	\$100			75/100/125 (endt CG7571)			75/100/125 (for new endt CG7571)